

Serial No. : 10/032,588  
Docket No. : 40655.3800

### Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

### Listing of Claims:

1. (currently amended) A computer-implemented brokerage account application method comprising the steps of:  
receiving, at a host server, a request to ~~open~~ establish a brokerage account including data related to an applicant;  
forwarding, by said host server, said data to a credit bureau system for credit decisioning;  
obtaining, in a real-time environment, a credit decision relating to said applicant from said credit bureau system at said host server;  
in response to a favorable credit decision and said request, establishing a line of credit and ~~opening~~ establishing a brokerage account for said applicant, wherein said brokerage account and said line of credit is ~~opened~~ are established in real-time via said host server and without human intervention; and,  
based upon said establishing said line of credit and said ~~opening~~ establishing said brokerage account, and without human intervention, transferring a monetary value from said line of credit to said brokerage account to activate said brokerage account, wherein said monetary value is immediately available for participation in an investment.
2. (original) The method of claim 1, wherein the step of forwarding said data is accomplished utilizing a distributed credit bureau communication system.
3. (previously presented) The method of claim 1, wherein the step of receiving data from said applicant comprises receiving data from said applicant over a distributed network.
4. (currently amended) The method of claim 1, wherein the step of ~~opening~~ establishing said brokerage account comprises opening said brokerage account with a pre-established trading limit.
5. (previously presented) The method of claim 1, further comprising the step of capturing data in an accounts database.
6. (original) The method of claim 5, further comprising the step of formatting said captured data into a format acceptable by said credit bureau system.

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7. (original) The method of claim 1, wherein the steps are performed in real-time.
8. (previously presented) The method of claim 1, wherein the step of invoking said securities processing system further comprises facilitating communication with a trading system to obtain user-authentication information used for trading.
9. (previously presented) The method of claim 8, wherein the step of facilitating communication with a trading system to obtain user-authentication information comprises facilitating communication with said trading system to obtain at least one of a username and a password.
10. (previously presented) The method of claim 1, wherein the step of obtaining a credit decision comprises obtaining a credit decision from said credit bureau in less than two minutes from when said data was forwarded to said credit bureau.
11. (currently amended) A computer-implemented real-time brokerage account application method comprising the steps of:
  - providing an online brokerage application website via a host server;
  - electronically receiving brokerage application data from an applicant over a distributed network;
  - capturing application data in a host system database;
  - formatting said application data, by said host computer, into a format accepted by a credit bureau;
  - forwarding said formatted application data, by said host server, utilizing a distributed credit bureau communication system, to said credit bureau for real-time account decisioning;
  - receiving a credit decision from said credit bureau at said host server, said credit decision relating to said formatted application data;
  - in response to a favorable credit decision and said brokerage application, establishing a line of credit and invoking a securities processing system to ~~open~~ establish a brokerage account with a pre-established trading limit; and,
  - based upon said establishing said line of credit and ~~said opening~~ said brokerage account, and without human intervention, transferring a monetary value from said line of credit to said brokerage

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account to activate said brokerage account, wherein said monetary value is immediately available for participation in an investment.

12. (currently amended) A brokerage account application system comprising:
- a web server system for communicating with an applicant to post and receive, over a distributed network, account application data from said applicant;
  - a distributed credit bureau communication system configured to accept said account application data and communicate said account application data to a credit bureau; and
  - a securities processing system configured to communicate with a trading system to establish a line of credit and ~~open~~ establish a brokerage account in response to a favorable credit decision from said distributed credit bureau communication system in real-time and without human intervention; and,
- said securities processing system configured to transfer a monetary value from said line of credit to said brokerage account to activate said brokerage account, based upon said establishing said line of credit and ~~said opening~~ said brokerage account, and without human intervention.

13. (previously presented) The brokerage application system of claim 12, further comprising an application server for processing said application data and interfacing with said distributed credit bureau communication system, wherein said distributed credit bureau communication system receives said application data and generates said credit decision and an approval notification in response thereto.